

B1 Official Form 1 (1:08)		UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF Illinois		Voluntary Petition												
Name of debtor (if individual, enter Last, First, Middle): Hernandez, Jaclyn		Name of Joint Debtor (Spouse)(Last, First, Middle)														
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):														
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5317		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):														
Street Address of Debtor (No. & Street, City, State, & Zip Code) 3549 W. Shakespeare Chicago, IL 60647		Street Address of Joint Debtor (No. & St., City, State & Zip Code)														
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:														
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):														
Location of Principal Assets of Business Debtor (if different from street address above):																
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box) <input checked="" type="checkbox"/> Individual(s)(Inc. joint debtors See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (Inc. LLC, LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other: (If the debtor is not one of the above entities, check this box and State type of entity below)	<b>Nature of Business</b> (Check <b>one</b> box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is filed</b> (Check one box)														
		<input checked="" type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding													
<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding															
<input type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 12															
<input type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 14															
<b>Nature of Debts</b> (Check one box)																
<input checked="" type="checkbox"/> Debts are primarily <b>Consumer</b> debts, defined in 11 U.S.C. 101(8) as "incurred by an individual primarily for a personal, family or household purpose" <input type="checkbox"/> Debts are primarily <b>Business</b> debts.																
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>														
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to Chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. 101 <input type="checkbox"/> Debtor is Not a small business as defined in 11 U.S.C. 101  Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to noninsiders or affiliates are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. 1126(b)														
<b>Statistical/Administrative Information</b> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>						<b>THIS SPACE IS FOR COURT USE ONLY</b>										
Estimated Number of Creditors <table> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1000-5000</td> <td><input type="checkbox"/> 5001- 10000</td> <td><input type="checkbox"/> 10001- 25000</td> <td><input type="checkbox"/> 25001- 50000</td> <td><input type="checkbox"/> 50001- 100000</td> <td><input type="checkbox"/> Over 100000</td> </tr> </table>							<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1000-5000	<input type="checkbox"/> 5001- 10000	<input type="checkbox"/> 10001- 25000	<input type="checkbox"/> 25001- 50000	<input type="checkbox"/> 50001- 100000	<input type="checkbox"/> Over 100000
<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1000-5000	<input type="checkbox"/> 5001- 10000		<input type="checkbox"/> 10001- 25000	<input type="checkbox"/> 25001- 50000	<input type="checkbox"/> 50001- 100000	<input type="checkbox"/> Over 100000						
Estimated Assets <table> <tr> <td><input type="checkbox"/> \$0 - \$50,000</td> <td><input checked="" type="checkbox"/> \$50,001 - \$100,000</td> <td><input type="checkbox"/> \$100,001 - \$500,000</td> <td><input type="checkbox"/> \$500,001 - \$1million</td> <td><input type="checkbox"/> \$1,000,000 1- \$10 million</td> <td><input type="checkbox"/> \$10,000,000 01 \$50 million</td> <td><input type="checkbox"/> \$50,000,000 01 to \$100 million</td> <td><input type="checkbox"/> \$100,000,000 01 to \$500 million</td> <td><input type="checkbox"/> \$500,000,000 01 - \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>						<input type="checkbox"/> \$0 - \$50,000	<input checked="" type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$500,001 - \$1million	<input type="checkbox"/> \$1,000,000 1- \$10 million	<input type="checkbox"/> \$10,000,000 01 \$50 million	<input type="checkbox"/> \$50,000,000 01 to \$100 million	<input type="checkbox"/> \$100,000,000 01 to \$500 million	<input type="checkbox"/> \$500,000,000 01 - \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Estimated Liabilities <table> <tr> <td><input type="checkbox"/> \$0 - \$50,000</td> <td><input type="checkbox"/> \$50,001 - \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 - \$500,000</td> <td><input type="checkbox"/> \$500,001 - \$1million</td> <td><input type="checkbox"/> \$1,000,000 1- \$10 million</td> <td><input type="checkbox"/> \$10,000,000 01 \$50 million</td> <td><input type="checkbox"/> \$50,000,000 01 to \$100 million</td> <td><input type="checkbox"/> \$100,000,000 01 to \$500 million</td> <td><input type="checkbox"/> \$500,000,000 01 - \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>						<input type="checkbox"/> \$0 - \$50,000	<input type="checkbox"/> \$50,001 - \$100,000	<input checked="" type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$500,001 - \$1million	<input type="checkbox"/> \$1,000,000 1- \$10 million	<input type="checkbox"/> \$10,000,000 01 \$50 million	<input type="checkbox"/> \$50,000,000 01 to \$100 million	<input type="checkbox"/> \$100,000,000 01 to \$500 million	<input type="checkbox"/> \$500,000,000 01 - \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Jaclyn Hernandez		FORM BI, Page 2 (12/07)
<b>All Prior Bankruptcy Cases Filed Within the last 8 Years</b> (if more than two, attach additional sheet.)				
Location Where filed:	Case Number:	Date Filed:		
Location Where filed:	Case Number:	Date Filed:		
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
<b>Exhibit A</b>		<b>Exhibit B</b>		
<p>(To be completed if the Debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p>(To be completed if Debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter. I further certify that I have delivered to the debtor the notice required by §342 of the Bankruptcy Code.</p> <p>X /S/ Kellie Walters The Law Practice of Kellie Walters</p> <p>Kellie Walters The Law Practice of Kellie Walters, Attorney for Debtor(s) Date 5/12/2009</p>		
<b>Exhibit C</b>				
<p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>				
<b>Exhibit D</b>				
<p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D)</p> <p><input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the joint debtor is attached and made a part of this petition.</p>				
<b>Information Regarding the Debtor - Venue</b>				
<p>(Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court ] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>				
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>				
<p>Check all applicable boxes.</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of the debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <p style="text-align: center;">(Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>				

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s): Jaclyn Hernandez	FORM B1, Page 3 (10/06)
<b>Signatures</b>			
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained the read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /S/ Jaclyn Hernandez</p> <p>_____ Jaclyn Hernandez, Debtor</p> <p>_____ X /S/ _____ , Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney) Date</p>		<p><b>Signature of A Foreign Representative of a Recognized Foreign Proceeding</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. (Check only one box)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign proceeding is attached.</p> <p>X</p> <p>_____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ (Date)</p>	
<p><b>Signature of Attorney*</b></p> <p>X /S/ Kellie Walters The Law Practice of Kellie Walters</p> <p>_____ Signature of Attorney for Debtor(s) Print below: Attorney Name, Code, Firm, Address, Telephone No: Kellie Walters The Law Practice of Kellie Walters Bar Number/Code: 6288692 853 1/2 W. Agatite Ave. #2E Chicago, IL 60640</p> <p>_____ 5/12/2009 Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Official Form 19B is attached.</p> <p>_____ Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X</p> <p>_____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:</p> <p>_____ If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p> <p>[Publisher's Note: This form is NOT intended to be used by nonattorney bankruptcy-petition preparers: Schedules do not contain all disclosures required for use by nonattorney bankruptcy-petition preparers.]</p>	
<p>_____ Signature of Authorized Individual</p> <p>X</p> <p>_____ Printed Name of Authorized Individual</p> <p>X</p> <p>_____ Title of Authorized Individual Date</p>			

**Form B1, Exhibit D (12/08)**

UNITED STATES BANKRUPTCY COURT  
Northern DISTRICT OF Illinois

In re Jaclyn Hernandez,  
Debtor(s)

Case No: 09-17121

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /S/ Jaclyn Hernandez  
Date: 5/12/09

B6A (Official Form 6A) (12/07)

**SCHEDULE A- REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3549 W. Shakespeare Chicago, IL 60647		J	165,000	164,735 *This is the amount of all the mortgage payments , including a \$5,000 downpayment.
			0.00	TOTAL 164,735.00

**SCHEDULE B—PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C—Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G—Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			0
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Bank of America Checking Account		61
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			0
4. Household goods and furnishings, including audio, video, and computer equipment.		1 sofa, 3 refrigerators, 3 stoves, 1 futon	J	11,050
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			0
6. Wearing apparel.		Debtor's Clothes		500
7. Furs and jewelry.	X			0
8. Firearms and sports, photographic, and other hobby equipment.	X			0
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			0
10. Annuities. Itemize, and name each issuer.	X			0
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interests. 11 U.S.C. 523(c) Rule 1007(b)	X			0

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				0
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				0
14. Interests in partnerships or joint ventures. Itemize.	X				0
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				0
16. Accounts receivable.	X				0
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				0
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				0
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				0
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				0
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				0
21. Patents, copyrights, and other intellectual property. Give particulars.	X				0
23. Licenses, franchises, and other general intangibles. Give particulars.	X				0
24. Consumer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family or household purposes.	X				0
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Nissan Sentra - 2,150.00 2007 Chevrolet Trailblazer - 9,075.00			11,225
26. Boats, motors, and accessories.	X				0
27. Aircraft and accessories.	X				0
28. Office equipment, furnishings, and supplies.	X				0
29. Machinery, fixtures, equipment, and supplies used in business.	X				0

30. Inventory.	X			0
31. Animals.		2 dogs		0
32. Crops---- growing or harvested. give particulars.	X			0
33. Farming equipment and implements.	X			0
34. Farm supplies, chemicals, and feed.	X			0
35. Other personal property of any kind not already listed. Itemize.		1 blender - 50.00 1 toaster - 20.00 1 pressure cooker - 30.00 jewelry - 150.00		250.00
		___ continuation sheets attached	Total	\$ 23,086.00

Include amounts from any continuation sheets attached.  
Report also on Summary of Schedules.

**B6C (Official Form 6C) (12/07)**

**SCHEDULE C— PROPERTY CLAIMED AS EXEMPT**

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

Check one box:

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
3549 W. Shakespeare 2007 Chevrolet Trailblazer	11 USC § 522(d)(1) 11 USC § 522(d)(2)	175000.00 20000.00	165000.00 15,995.00

**B6D (Official Form 6D) (12/07)**

**SCHEDULE D—CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and the last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. (You may need to place an X in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, If Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code And Account Number <i>(See Instructions above)</i>	C O D E B T O R	O H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	C O N T I N G E N T	U N I Q U I D A T E	L I S P U T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: Wachovia Mortgage, FSB 4101 Wiseman Blvd. # MC-T San Antonio, TX 78251	X	J						175,000	
Acct No: Nissan Motor P.O. Box 660360 Dallas, TX 75266								7,551.00	
Acct No: Capital One Auto Finance 3901 Dallas Pkwy. Plano, TX 75093								20,054.00	
Acct No: 542-00002 WFNNB - Room Place World Financial Network National Bank P.O. Box 659704 San Antonio, TX 78266-9704								1,629.00	



**B6E (Official Form 6E) (12/07)**

**SCHEDULE E—CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and the last four digits of the account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule HC Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an X in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this Total also in the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or are recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. 507(a)(1).

**Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(6).

**Deposits by individuals**

Claims of individuals up to a maximum of \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

## □ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. '507(a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug or other substance.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced after the date of adjustment.

Type of Priority for Claims Listed on This Sheet

Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
<b>Total &gt;</b> (Report also on Summary of Schedules)						0.00		
<b>Totals &gt;</b> (If applicable, report also on the Statistical Summary of Certain Liabilities, and Related Data)						0.00	0.00	0.00

**B6F (Official Form 6F) (12/07)**

**SCHEDULE F—CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." (You may need to place an X in more than one of these three columns.)

Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if the debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code And Account Number <i>(See Instructions above)</i>	C O D E B T O R	H W J C	Date Claim Was Incurred And Consideration for Claim If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L Q I U D A T E D	D	Amount of Claim
Acct No: HomeEq Servicing P.O. Box 13716 Sacramento, CA 95853	X	J	12/1/2004 – Mortgage on house that foreclosed			X	69,611.00
Acct No: Bay Area Credit Service 97 E. Brokaw Rd., Ste. 240 San Jose, CA 95112			8/1/2008 – AT&T Phone Bill with disputed charges			X	590.00
Acct No: Banco Popular 120 Broadway, Fl 16 New York, NY 10271			8/1/2002 – Home Improvement Loan				87.00
Acct No: Collection Company 700 Longwater Dr. Norwell, MA 02061			11/1/2007 – AT&T Phone Bill with disputed charges			X	590.00
Acct No: FFCC-Columbus, Inc. 1550 Old Henderson Rd., Ste. 100 Columbus, OH 43220			7/1/2007				2438.00
Acct No: FFCC-Columbus, Inc. 1550 Old Henderson Rd...			7/1/2007				395.00

Ste. 100 Columbus, OH 43220						
Acct No: LVNV Funding, LLC P.O. Box 740281 Houston, TX 77274		3/1/2008				3696.00
Acct No: Midland Credit Management 8875 Aero Dr. San Diego, CA 92123		8/1/2008				7,014.00
Acct No: Midland Credit Management 8875 Aero Dr. San Diego, CA 92123		8/1/2008				8,844.00
Acct No: RJM ACQ, LLC 575 Underhill Blvd., Ste 2 Syosset, NY 11791		10/1/2008				39.00
Acct No: Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410		5/1/2004 -- Credit Line				15,354.00
Acct No: WFNNB-The Avenue P.O. Box 2974 Shawnee Mission, KS 66201		6/1/2004				292.00
Acct No:						
Acct No:						
Acct No:						
Acct No:						
Acct No:						

Acct No:						
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Acct No:						
Acct No:						
Acct No:						
Acct No:						
Acct No:						
Acct No:						
Acct No:						
					<b>Total &gt;</b>	108,950.00
(Report total also on Summary of Schedules and if applicable, on Statistical Summary of Certain Liabilities and Related Data)						

**B6G (Official Form 6G) (12/07)**

**SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no executory contract or unexpired leases.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract

**B6H (Official Form 6H) (12/07)**

**SCHEDULE H—CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Carmen Gomez 3549 W. Shakespeare Chicago, IL 60647	

B6I (Official Form 6I) (12/07)

**SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
EMPLOYMENT:	Debtor	Spouse
Occupation, Name of Employer:	Credit Manager, Mobtown Enterprises	
How long employed:	2 years, 10 months	
Address of employer:	2620 W. Fletcher, Chicago, IL 60618	
INCOME: Estimate of average or projected monthly income at time case filed		
1. Monthly gross wages, salary, and commissions (Pro rate if not paid monthly)	2522.48	
2. Estimated monthly overtime	0	
3. SUBTOTAL	2522.48	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	213.90	
b. Insurance		
c. Union dues		
d. Other (Specify) Medicare & Misc.	118.47	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	332.37	
6. TOTAL NET MONTHLY TAKE HOME PAY	2190.11	
7. Regular income from operation of business/profession/farm (Attach statement)		
8. Income from real property (rent from tenants)	800.00	
9. Interest and dividends		
10. Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above		
11. Social security or other governmental assistance Specify:		
12. Pension or retirement income		
13. Other monthly income (Specify): second job	480.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	1280.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	3470.11	
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15. If there is only one debtor repeat total reported on line 15)	3470.11	(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.		

**B6J (Official Form 6J) (12/07)**

**SCHEDULE J—CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

[ ] Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse."

1. Rent, home mortgage, or mobile-home lot rent	a. Are real estate taxes included? Yes _____ No <u>x</u> _____	1,980.00
	b. Is property insurance included? Yes _____ No <u>x</u> _____	
2. Utilities a. Electricity and heating fuel		135.00
b. Water and sewer		65.00
c. Telephone		90.00
d. Other:		35.00
3. Home Maintenance (repairs and upkeep)		200.00
4. Food		100.00
5. Clothing		100.00
6. Laundry, dry cleaning		50.00
7. Medical and dental expenses		50.00
8. Transportation (not including car payments)		115.00
9. Recreation, clubs, entertainment, newspapers, magazines, etc.		25.00
10. Charitable contributions		45.00
11. Insurance (not deducted from wages or inc. in mortgage pmt)		
a. Homeowner's or renter's		160.00
b. Life		0
c. Health		0
d. Auto		90.00
e. Other:		
12. Taxes (not deducted from wages or included in home mortgage) Specify:		0
13. Installment payments (in Chapters 11, 12 and 13, do not list payments to be included in the plan)		
a. Auto payment:		474.00
b. Other:		
c. Other::		
14. Alimony, maintenance, and support paid to others		0
15. Payments for support of additional dependents not living at the debtor's home		0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
17. Other:		200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		3914.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the petition.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I		3470.11
b. Average monthly expenses from Line 18 above		3914.00
c. Monthly net income ( a minus b )		

WFNNB – Room Place  
542-00002  
World Financial Network National Bank  
P.O. Box 659704  
San Antonio, TX 78266-9704

HomeEq Servicing  
P.O. Box 13716  
Sacramento, CA 95853

Nissan Motor  
P.O. Box 660360  
Dallas, TX 75266

Bay Area Credit Service  
97 E. Brokaw Rd., Ste. 240  
San Jose, CA 95112

Banco Popular  
120 Broadway, Fl 16  
New York, NY 10271

Collection Company  
700 Longwater Dr.  
Norwell, MA 02061

FFCC-Columbus, Inc.  
1550 Old Henderson Rd., Ste. 100  
Columbus, OH 43220

FFCC-Columbus, Inc.  
1550 Old Henderson Rd., Ste. 100  
Columbus, OH 43220

LVNV Funding, LLC  
P.O. Box 740281  
Houston, TX 77274

Midland Credit Management  
8875 Aero Dr.  
San Diego, CA 92123

Midland Credit Management  
8875 Aero Dr.  
San Diego, CA 92123

RJM ACQ, LLC  
575 Underhill Blvd., Ste 2  
Syosset, NY 11791

Bank of America  
4161 Piedmont Pkwy.  
Greensboro, NC 27410

Capital One Auto Finance  
3901 Dallas Pkwy.  
Plano, TX 75093

Wachovia Mortgage, FSB  
4101 Wiseman Blvd. # MC-T  
San Antonio, TX 78251

WFNNB-The Avenue  
P.O. Box 2974  
Shawnee Mission, KS 66201